

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	
KRISTA L. SHERKEY 76 S. CLINTON STREET DOYLESTOWN, PA 18901  Debtor	CHAPTER 7  CASE NO. 16-11946-JKF  ADVERSARY NO. _____
KRISTA L. SHERKEY  Plaintiff	January 18, 2017
v.	
OLDE CITY FINANCIAL, INC. 123 PENNSYLVANIA AVE. WAYNE, PA 19087  Defendant	

Information Required by 11 U.S.C. § 342(c)

Krista L. Sherkey  
76 S. Clinton St.  
Doylestown, PA 18901  
Tax Identification Number: XXX-XX-7446

**DEBTOR'S COMPLAINT IN ADVERSARY PROCEEDING FOR  
VIOLATION OF THE AUTOMATIC STAY (11 U.S.C. § 362),  
VIOLATION OF THE DISCHARGE INJUNCTION (11 U.S.C. § 524),  
TORTIOUS INTERFERENCE WITH CONTRACTUAL RELATIONSHIP,  
INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS, AND  
VIOLATION OF THE PENNSYLVANIA FAIR CREDIT EXTENSION  
UNIFORMITY ACT (73 PA. C.S.A. § 2270.4)**

1. Plaintiff, Krista L. Sherkey, is the debtor in the underlying bankruptcy case and resides at 76 S. Clinton St., Doylestown, PA 18901.

2. Defendant, Olde City Financial, Inc., is a Pennsylvania Business Corporation, with an office located at 123 Pennsylvania Av., Wayne, PA 19087, and a registered office at 315 New St., Suite 209, Philadelphia, PA 19106

3. Jurisdiction of this Court is proper pursuant to 28 U.S.C. § 157(b)(1) in that the action arises under chapter 7 of the Bankruptcy Code in the case *In re Krista L. Sherkey* filed in this district and division at docket 16-11946-JKF and is a core proceeding.

4. Jurisdiction of this Court is proper pursuant to 28 U.S.C. § 157(c) in that the action arises under chapter 7 of the Bankruptcy Code in the case *In re Krista L. Sherkey* filed in this district and division at docket 16-11946-JKF and the related non-core matters.

5. Plaintiff filed her chapter 7 case on March 22, 2016.

6. An order for relief was entered in this case on March 24, 2016, pursuant to 11 U.S.C. § 301, thus triggering an automatic stay, pursuant to 11 U.S.C. § 362(a), of all debt collection actions against debtor.

7. A discharge was entered in this case on June 23, 2016, and the case was reopened, pursuant to debtor motion, by the Court on November 16, 2016.

8. In October of 2016, defendant's principal place of business was physically located at 123 Pennsylvania Ave., Wayne, PA 19087.

9. It is believed, and therefore averred, that in March of 2016 defendant received mail at the address in paragraph 8.

10. It is believed, and therefore averred, that defendant Olde City Financial, Inc. is a debt collector acting for Cision US Inc., 130 E. Randolph St., Chicago, IL 60601.

11. Cision US Inc. was, and is, owed a debt by Streamline6 Communications LLC.

12. Cision US Inc. is a Delaware corporation registered to do business in Pennsylvania as a foreign corporation.

13. It is believed, and therefore averred, that Cision US Inc. is registered in Illinois as a foreign corporation with its headquarters at the address in paragraph 10.

14. It is believed, and therefore averred, that presently Cision US Inc. receives mail at the address in paragraph 10.

15. Cision US Inc. was scheduled as a creditor in this case and on March 26, 2016, the § 341 Notice of Meeting of Creditors was mailed to Cision US Inc. at the address in paragraph 10.

16. A true and correct copy of the certificate of service filed by Joseph Speetjens of BAE Systems Bankruptcy Noticing Center attesting that the 341 Notice was served on March 26, 2016 is attached hereto as Exhibit A.

17. It is believed, and therefore averred, that shortly thereafter Cision US Inc. received the § 341 Notice of Meeting of Creditors.

18. A true and correct copy of the certificate of service filed by Joseph Speetjens of BAE Systems Bankruptcy Noticing Center attesting that the Notice of Discharge was served on June 26, 2016 is attached hereto as Exhibit B.

19. On or about September 29, 2016, the debtor received a demand letter at her residential address from defendant Olde City Financial, attached as Exhibit C.

20. On or about October 6, 2016, a caller who identified herself as Yvette Sambuco, called Melissa Kim, of the Global War on Terror Memorial Foundation attempting to collect on the debt owed to Cision US Inc. Melissa Kim is a coworker at an employer of the debtor and is a third party completely unrelated to Streamline6 Communications LLC. At least three such calls were made.

21. It is believed, and therefore averred, that Yvette Sambuco is an account manager for defendant Olde City Financial.

22. On October 12, 2016, debtor further received an email demand letter at a personal business email address, completely unrelated to Streamline6 Communications LLC, threatening that "Recovery action will be commenced in three (3) days if you have not paid us in full by that time." Exhibit D.

23. Defendant Olde City Financial's conduct has caused plaintiff to experience worries and concerns that are separate from the anxiety she felt about the bankruptcy. Her reactions and emotions were not fleeting or inconsequential. She suffered significant emotional harm as a result of defendant's conduct in willfully violating the discharge

order. The circumstances surrounding the violation make it obvious that a reasonable person would suffer significant emotional harm.

24. Defendant Olde City Financial's conduct has caused plaintiff to experience worries and concerns that are separate from the anxiety she felt about the bankruptcy. Her reactions and emotions were not fleeting or inconsequential. She suffered significant emotional harm as a result of defendant's conduct in willfully violating the discharge order. The circumstances surrounding the violation make it obvious that a reasonable person would suffer significant emotional harm.

#### **Count I – Violation of the Automatic Stay**

25. The foregoing paragraphs are incorporated.

26. Defendant's conduct violated 11 U.S.C. § 362(a).

WHEREFORE, Plaintiffs requests the Court find the defendant guilty of civil contempt by violating the Automatic Stay; and award plaintiff compensatory damages, punitive damages, attorney's fees and costs pursuant to 11 U.S. C. § 362(k) and for contempt of court.

#### **Count II – Violation of the Discharge Injunction**

27. The foregoing paragraphs are incorporated.

28. Defendant's conduct violated 11 U.S.C. § 524.

WHEREFORE, Plaintiffs requests the Court find the defendant guilty of civil contempt by violating the Discharge Injunction; and awarding plaintiff compensatory damages, punitive damages, attorney's fees and costs pursuant to 11 U.S. C. § 524 and for contempt of court

**Count III – Tortious Interference with Contractual Relationship**

29. The foregoing paragraphs are incorporated.

30. Debtor has a contractual relationship with the Global War on Terror Memorial Foundation.

31. Defendant interfered with the performance of that contract by causing the Global War on Terror Memorial Foundation to breach their contract with the debtor.

32. Defendant Olde City Financial was not privileged to act in this manner.

33. The debtor has and will continue to suffer pecuniary loss as a result of the breach of contract.

WHEREFORE, Plaintiff requests an award of damages in an amount in excess of \$50,000, on this count.

**Count IV – Intentional Infliction of Emotional Distress**

34. The foregoing paragraphs are incorporated.

35. Defendant Olde City Financial acted intentionally in contacting third parties to collect on a debt that it knew, or should have known, was unrelated to the third party, or by recklessly in contacting a third party to collect on a debt not owed by the debtor.

36. Defendant Olde City Financial's conduct was extreme, outrageous, and offensive.

37. Debtor suffered severe emotional distress.

38. Debtor's severe emotional distress was a result of defendant's conduct.

WHEREFORE, Plaintiff requests an award of damages in an amount in excess of \$50,000, on this count.

#### **Count V – Attorney's Fees**

39. The foregoing paragraphs are incorporated.

40. Debtor is entitled to attorney's fees pursuant to 11 U.S.C. § 362(k).

WHEREFORE, Plaintiff requests an award of reasonable attorney's fees pursuant to 11 U.S.C. § 362(k).

#### **Count VII – Violation of the Pennsylvania Fair Credit Extension**

##### **Uniformity Act (73 Pa. C.S.A. § 2270.4, et seq.)**

41. The foregoing paragraphs are incorporated.

42. Defendant Olde City Financial repeatedly contacted a third party, in both an attempt to collect a debt, and in order to gain location information even

though the defendant was already in possession of the location information of the debtor. (73 P.S. § 2270.4(b)(1).)

43. Defendant Olde City Financial made phone calls and left harassing voice messages on a third party's answering service in both an attempt to collect a debt, and in order to gain location information even though the defendant was already in possession of the location information of the debtor. (73 P.S. § 2270.4(b)(2).)

44. Defendant Olde City Financial repeatedly threatened to take legal action which it did not intend to take to collect from the debtor. (73 P.S. § 2270.4(b)(5).)

45. Debtor requests an award of actual damages or the statutory amount for each violation of 73 Pa. C.S.A. § 2270.4.

46. The Court may award attorney's fees in a successful prosecution under the statute and debtor requests that an award of reasonable attorney's fees be entered.

*/s/ Roger Traversa*

Roger Traversa, Attorney for debtor  
Arjont Group  
Law Office of Roger Traversa  
PO Box 1932  
Philadelphia, PA 19105  
Fax: 215-701-5874  
Email: [Roger@Arjont.com](mailto:Roger@Arjont.com)  
Bar Number: PA 19515



**Certificate of Notice**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

Exhibit A

In re:  
 Krista L. Sherkey  
 Debtor

Case No. 16-11946-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Mar 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2016.

db +Krista L. Sherkey, 76 S. Clinton St., Doylestown, PA 18901-4232  
 13695238 +AES/SLSC/EFS, PO Box 61047, Harrisburg, PA 17106-1047  
 13695237 Adam Payne, 152 Short Rd., Doylestown, PA 18901  
 13695239 American Craft Council, 1224 Marshall St., NE, Suite 200, Minneapolis, MN 55413-1089  
 13695241 +Bank of America, PO Box 15284, Wilmington, DE 19850-5284  
 13695244 +Cision US Inc., 130 E. Randolph St., Chicago, IL 60601-6164  
 13695246 +Fundbox, Inc., 785 Market St., San Francisco, CA 94103-2003  
 13695247 +Intersection Media, LLC, Accounts Receivable Dept., One Harmon Plaza, Suite 801, Secaucus, NJ 07094-2803  
 13695248 +Intuit Payment Solutions, 21215 Burban Blvd., Suite 100, Woodland Hills, CA 91367-7091  
 13695249 #+Itria Ventures, LLC, 333 7th Ave., New York, New York 10001-5086  
 13695250 +John J. Winter, Esq., The Chartwell Law Offices, LLP, 970 Rittenhouse Rd., Suite 300, Eagleville, PA 19403-2265  
 13695251 +Joseph McDermott, 1117 Webster Ave., Allentown, PA 18103-5344  
 13695252 +Justworks Administrative Services LLC, PO Box 62, New York, NY 10272-0062  
 13695254 +Mark Sherkey, 76 S. Clinton St., Doylestown, PA 18901-4232  
 13695256 +Merchant Services, 12202 Airport Way, Suite 100, Broomfield, CO 80021-2596  
 13695258 +Peter & Linda Reichold, 228 East Court St., Doylestown, PA 18901-4323  
 13695259 +Petrelli Law, 1845 Walnut Street, Suite 1616, Philadelphia, PA 19103-4716  
 13695260 Quicken Loans Inc., PO Box 6577, Carrol Stream, IL 60197-6577  
 13695262 +Streamline6 Communications, LLC, 121 W. Court St., Doylestown, PA 18901-4212  
 13695264 +The Philadelphia Tribune, 520-23 S. 16th St., Philadelphia, PA 19146-1597  
 13695265 Thompson Group, Inc., 50 Swamp Rd., Doylestown, PA 18901  
 13695267 +Verizon, PO Box 5156, Tampa, FL 33675-5156  
 13695268 +WHYY, Inc., Independence Mall West, 150 N. 6th St., Philadelphia, PA 19106-1521  
 13695270 +WURD-AM, 1341 N. Delaware Ave., Suite 300, Philadelphia, PA 19125-4309  
 13695269 +Witherspoon Media Group, PO Box 125, 4438 Route 27 North, Kingston, NJ 08528-0125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: edpabk@arjont.com Mar 25 2016 01:35:03 ROGER TRAVERSA, Arjont Group, Law Office of Roger Traversa, 114 Harmony Hill Road, Harwinton, CT 06791-2022

tr +EDI: QRHHOLBER.COM Mar 25 2016 01:23:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

smg E-mail/Text: bankruptcy@phila.gov Mar 25 2016 01:36:41 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 25 2016 01:35:54 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 25 2016 01:36:19 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 25 2016 01:36:01 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13695240 EDI: BANKAMER.COM Mar 25 2016 01:18:00 Bank of America, PO Box 982238, El Paso, TX 79998-2238

13695242 +EDI: CAPITALONE.COM Mar 25 2016 01:28:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285

13695243 +EDI: CHASE.COM Mar 25 2016 01:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298

13695245 +EDI: WFNNB.COM Mar 25 2016 01:28:00 Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

13695253 +EDI: CBSKOHLS.COM Mar 25 2016 01:23:00 Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115

13695257 E-mail/Text: bankruptcygroup@peco-energy.com Mar 25 2016 01:35:19 PECO, 2301 Market St., Philadelphia, PA 19103-1380

13695263 +EDI: WTRRN BANK.COM Mar 25 2016 01:23:00 TD Bank USA/Target Credit, 3701 Wayzata Blvd., # MS6C, Minneapolis, MN 55416-3401

13695266 +EDI: USAA.COM Mar 25 2016 01:18:00 USAA Federal Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13695261 Streamline6 Communications, LLC  
 13695255\* +Mark Sherkey, 76 S. Clinton St., Doylestown, PA 18901-4232

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-2

User: Lisa  
Form ID: 309A

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Mar 24, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 26, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2016 at the address(es) listed below:

ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
ROGER TRAVERSA on behalf of Debtor Krista L. Sherkey edpabk@arjont.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Krista L. Sherkey</b>	Social Security number or ITIN	<b>xxx-xx-7446</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>7 3/22/16</b>
Case number:	<b>16-11946-jkf</b>		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Krista L. Sherkey	
2. All other names used in the last 8 years	fka Krista Emmett	
3. Address	76 S. Clinton St. Doylestown, PA 18901	
4. Debtor's attorney Name and address	ROGER TRAVERSA Arjont Group Law Office of Roger Traversa 114 Harmony Hill Road Harwinton, CT 06791-2022	Contact phone 215-279-8940 Email: <a href="mailto:edpabk@arjont.com">edpabk@arjont.com</a>
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: <a href="mailto:trustee@holber.com">trustee@holber.com</a>

For more information, see page 2 >

Debtor **Krista L. Sherkey**Case number **16-11946-jkf**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107   Date: 3/24/16	Office Hours: <u>Philadelphia Office</u> -- 8:30 A.M. to 5:00 P.M Reading <u>Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 18, 2016 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>3 Municipal Way, Public Hall, Langhorne, PA 19047</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 6/17/16</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

Exhibit B

In re:  
 Krista L. Sherkey  
 Debtor

Case No. 16-11946-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Jun 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2016.

db  
 13695238 +Krista L. Sherkey, 76 S. Clinton St., Doylestown, PA 18901-4232  
 +AES/SLSC/EFS, PO Box 61047, Harrisburg, PA 17106-1047  
 13695237 Adam Payne, 152 Short Rd., Doylestown, PA 18901  
 13695239 American Craft Council, 1224 Marshall St., NE, Suite 200, Minneapolis, MN 55413-1089  
 13695241 +Bank of America, PO Box 15284, Wilmington, DE 19850-5284  
 13695244 +Cision US Inc., 130 E. Randolph St., Chicago, IL 60601-6164  
 13695246 #+Fundbox, Inc., 785 Market St., San Francisco, CA 94103-2013  
 13695247 +Intersection Media, LLC, Accounts Receivable Dept., One Harmon Plaza, Suite 801,  
 Secaucus, NJ 07094-2803  
 13695248 +Intuit Payment Solutions, 21215 Burban Blvd., Suite 100, Woodland Hills, CA 91367-7091  
 13705463 +Itria Ventures LLC, c/o John J. Winter, Esquire, The Chartwell Law Offices, LLP,  
 970 Rittenhouse Road, Suite 300, Eagleville, PA 19403-2265  
 13695249 #+Itria Ventures, LLC, 333 7th Ave., New York, New York 10001-5086  
 13695250 +John J. Winter, Esq., The Chartwell Law Offices, LLP, 970 Rittenhouse Rd., Suite 300,  
 Eagleville, PA 19403-2265  
 13695251 +Joseph McDermott, 1117 Webster Ave., Allentown, PA 18103-5344  
 13695252 +Justworks Administrative Services LLC, PO Box 62, New York, NY 10272-0062  
 13695254 +Mark Sherkey, 76 S. Clinton St., Doylestown, PA 18901-4232  
 13695256 +Merchant Services, 12202 Airport Way, Suite 100, Broomfield, CO 80021-2596  
 13695258 +Peter & Linda Reichold, 228 East Court St., Doylestown, PA 18901-4323  
 13695259 +Petrelli Law, 1845 Walnut Street, Suite 1616, Philadelphia, PA 19103-4716  
 13695260 Quicken Loans Inc., PO Box 6577, Carrol Stream, IL 60197-6577  
 13695262 #+Streamline6 Communications, LLC, 121 W. Court St., Doylestown, PA 18901-4212  
 13695264 +The Philadelphia Tribune, 520-23 S. 16th St., Philadelphia, PA 19146-1597  
 13695265 Thompson Group, Inc., 50 Swamp Rd., Doylestown, PA 18901  
 13695267 +Verizon, PO Box 5156, Tampa, FL 33675-5156  
 13695268 +WHYY, Inc., Independence Mall West, 150 N. 6th St., Philadelphia, PA 19106-1521  
 13695270 +WURD-AM, 1341 N. Delaware Ave., Suite 300, Philadelphia, PA 19125-4309  
 13695269 +Witherspoon Media Group, PO Box 125, 4438 Route 27 North, Kingston, NJ 08528-0125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr

+EDI: QRHHOLBER.COM Jun 25 2016 01:28:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: bankruptcy@phila.gov Jun 25 2016 01:38:15 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2016 01:37:20  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 25 2016 01:37:46 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13695240 EDI: BANKAMER.COM Jun 25 2016 01:28:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998-2238  
 13695242 +EDI: CAPITALONE.COM Jun 25 2016 01:28:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 13695243 +EDI: CHASE.COM Jun 25 2016 01:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 13695245 +EDI: WFNNB.COM Jun 25 2016 01:28:00 Comenity Bank, PO Box 182789,  
 Columbus, OH 43218-2789  
 13695253 +EDI: CBSKOHLS.COM Jun 25 2016 01:28:00 Kohls/Capital One, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 13695257 E-mail/Text: bankruptcygroup@peco-energy.com Jun 25 2016 01:36:43 PECO, 2301 Market St.,  
 Philadelphia, PA 19103-1380  
 13695263 +EDI: WTRRN BANK.COM Jun 25 2016 01:28:00 TD Bank USA/Target Credit,  
 3701 Wayzata Blvd., # MS6C, Minneapolis, MN 55416-3401  
 13695266 +EDI: USAA.COM Jun 25 2016 01:28:00 USAA Federal Savings Bank, PO Box 33009,  
 San Antonio, TX 78265-3009

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13695261 Streamline6 Communications, LLC  
 13695255\* +Mark Sherkey, 76 S. Clinton St., Doylestown, PA 18901-4232

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Jun 24, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 26, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2016 at the address(es) listed below:

JOHN J. WINTER on behalf of Itria Ventures LLC jwinter@chartwelllaw.com,  
amccclinton@chartwelllaw.com  
JOHN J. WINTER on behalf of Defendant Itria Ventures LLC jwinter@chartwelllaw.com,  
amccclinton@chartwelllaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Quicken Loans, Inc. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
ROGER TRAVERSA on behalf of Debtor Krista L. Sherkey edpabk@arjont.com  
ROGER TRAVERSA on behalf of Plaintiff Krista L. Sherkey edpabk@arjont.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

<b>Information to identify the case:</b>					
Debtor 1	<b>Krista L. Sherkey</b>			Social Security number or ITIN	<b>xxx-xx-7446</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>16-11946-jkf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Krista L. Sherkey  
fka Krista Emmett

6/23/16

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**





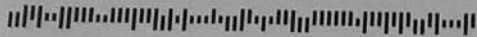
OLDE CITY FINANCIAL INC.  
123 PENNSYLVANIA AVE • P.O. BOX 800 • WAYNE, PA 19087  
TEL 800-411-1800 • FAX 610-225-0732

2009 1 MB 0.419 \*\*\*\*\*AUTO\*\*MIXED AADC 923

Streamline6 Communications Llc  
76 S Clinton St  
Doylestown, PA 18901-4232



017112000015



PHONE: (610) 225-0731  
FAX: (610) 225-0732

RE: CISION INVOICES  
FILE #: 2416481  
CLIENT: CISION / VOCUS  
CLIENT: STREA0004  
BALANCE: \$4354.48

ATTN: KRISTA SHERKEY

We have been instructed to collect the above debt. Before we proceed, we want to give you reasonable notice. Recovery action will be commenced in three (3) days if you have not paid us in full by that time.

**Send us the full amount "now" or call 610-225-0731 to arrange settlement.** If you act now it may not be necessary for further collection efforts to ensue.

**THIS IS A DEMAND FOR IMMEDIATE PAYMENT !**

OLDE CITY FINANCIAL INC

YVETTE SAMBUCO X 236  
ACCOUNT MANAGER



Unless we hear from you to the contrary, we will assume this debt to be valid.

**This is an attempt to collect a debt. Any information obtained will be used for that purpose**

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

RE: CISION INVOICES  
FILE #: 2416481  
CLIENT: CISION / VOCUS  
CLIENT: STREA0004  
BALANCE: \$4354.48

IF PAYING BY CREDIT CARD PLEASE FILL OUT BELOW		
CHECK CARD USING FOR PAYMENT		
<input type="checkbox"/> AMERICAN EXPRESS	<input type="checkbox"/> VISA	<input type="checkbox"/> MasterCard
<input type="checkbox"/> DISCOVER		
CARD NUMBER	AMOUNT	
SIGNATURE	EXP. DATE	
MUST INCLUDE 3 DIGIT SECURITY CODE FROM BACK OF CARD		AMOUNT ENCLOSED
STATEMENT DATE	PAY THIS AMOUNT	REFERENCE
9/23/2016	\$4,354.48	STREA0004

OLDE CITY FINANCIAL, INC.  
PO BOX 800  
WAYNE PA 19087-0800

## Roger Traversa

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**From:** sherkey@gwotmemorialfoundation.org  
**Sent:** Wednesday, October 12, 2016 4:13 PM  
**To:** Roger Traversa  
**Subject:** More From Olde City Financial Fw: E-DBTR LET #1 OLDE CITY

**Importance:** High

OLDE CITY FINANCIAL INC  
123 PENNSYLVANIA AVE  
PO BOX 800  
WAYNE PA 19087  
610-225-0731

STREAMLINE6 COMMUNICATIONS LLC 09/08/16  
76 S CLINTON ST  
DOYLESTOWN, PA 18901-4232

RE: CISION INVOICES  
FILE #: 2416481  
CLIENT: CISION / VOCUS CLIENT REF #: STREA0004  
BALANCE: \$\$4,354.48

ATTN: KRISTA SHERKEY

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THIS IS A DEMAND FOR IMMEDIATE PAYMENT !

OLDE CITY FINANCIAL INC

YVETTE SAMBUCCO X 236  
ACCOUNT MANAGER

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This is an attempt to collect a debt. Any information obtained will be used for that purpose.